Welcome to the C.N.A. E-Bulletin Vol. 2, No. 36 – December 8, 2006

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INTRODUCTION

I am sorry to report that this might be my last C.N.A. E-Bulletin for awhile since I might be incarcerated for the next number of months. Please allow me to explain.

Not a day goes by that we don't read another article about stolen credit cards. Or criminals take your bank card and force you to enter your PIN number after kidnapping you and driving you to an ATM.

Think about this scenario: I take my collection of credit cards to a coin club meeting. I am stopped for a good reason such as going over the speed limit or driving erratically due to my habit of sipping on an extra large hot French Vanilla Cappuccino and spilling some on my lap. They see an open box in the back seat containing my display and look inside.

What do you think they will think when they see about 100 different credit cards from dozens of financial institutions containing dozens of different names?

I hope that you will come and visit me in jail!

WE HAVE MAIL

From Ross King: "The reason you find so many "numismatic rarities" being given to you as change at Tim Hortons is that Tim's is the place I spend all these items (including war time "V' and tombac nickels). As a side note, a young lady once refused a "V" tombac because it didn't have a "5" on it and since it was brown, it had to be a penny."

From Mike Hollingshead: "Often collections that I purchase contain nickel dollars which I try to circulate back through coin clubs, but one collection last year was too much. The widow was stuck with a collection of Canadian decimal worth about \$400 and over \$1000 in nickel dollars. I suggested that either she or I should just take the dollars to a bank and get some cash that was a little more portable. She opted to have me do the slugging. I rolled them up, wrote my name on the 42 rolls (in case any were short!) and deposited them in my local Credit Union. Next week I bumped into another vest-pocket dealer in town who reported that a local teller had called him to excitedly report that somebody had dropped off a number of rolls of silver dollars he might be interested. He recounted leaving his lunch on the table, excitedly raced to the bank to scoop the silver and (of course) upon seeing my name on the rolls kindly told the teller he didn't need to even look inside! I suppose that Brinks was hired to cart them off to Ottawa." -That parallels my own experience with my local TD Canada Trust branch. I used to get calls from the head tellers (a new one appears to pop up monthly) asking me if I wanted the silver dollars that someone had just turned in. I said that they were probably made out of nickel, not silver and they invariably say: "No, they're not paper, they are made out of silver." They always turn out to be nickel but I take them anyway. When I try to pass them on to merchants, most of the time they don't want them because there is no place in their cash register for them. Any spare compartments are filled with back-up rolls of change.

From John B. "I recently got 2 "Mint Mark" 25 cent pieces in change at a casino in Penticton, BC, the first ones I had seen. Interestingly, the "V for Victory" 5 cent pieces also first showed up from casinos in Kelowna, Penticton and Vernon, BC." – I'm surprised. Since casinos very

seldom pay any money out, so they should have all the old money lying around without needing to get new change.

From George Heaven: "One of the tellers of the bank I use saves me any 50 cents pieces and \$1.00 she receives. I usually go into the bank once a week and pick them up. Normally there is under \$10.00 total of these pieces but often none. I give them to my ten grandchildren, all Canada coin collectors, to fill in or upgrade their coins. They return the duplicates to me and I spend them. Often, when using them to pay for small purchases, merchants are unfamiliar with them and many have had to call for help to get permission to accept them into their cash. I particularly notice this at our local "depanneurs/corner stores" normally manned by orientals or recent immigrants. They are unaware of these denominations. Because of this problem I take any surplus coins to another bank I deal with and deposit them to my account. The bank has always accepted them without any objection but an unfamiliar teller will look at me curiously. I have not tried this denomination in any automatic coin acceptance machines as I fear they will jam the mechanism and/or I will possibly lose my coin." - My own experience, which I wrote about numerous issues ago, was that when I tried to tender a previous design \$5 note, the employee looked at both sides and asked me if it was good. She had recently arrived in Canada from somewhere in the Orient and had never seen the note before, nor was she aware that they were still negotiable, unlike in her former country where older issues were demonetized.

From Stephen Morris: "I was reading a book from the 1970s called "Book of Buffs, Masters, Mavens and Uncommon Experts" and came across a term describing collectors of transportation tokens. It seems that we are called "Vecturists." There is even "The American Vecturist Society" and their newsletter, "The Fare Box." I looked them up on the internet and they are still around. I was wondering if there was a specialized club here in Canada (Ontario)." – No, there is not. However, does anyone want to start one? We will make a complimentary meeting room available at the 2007 C.N.A. Convention in Niagara Falls to anyone seriously wanting to plan and chair a meeting.

From John B.: "The egregious and annoying extra punctuation marks in the column are becoming more and more prevalent. It would be most appreciated if your " techie " could solve the issue expeditiously and forever." – If anyone who has the same problem, would they please copy the wrong punctuation marks and send them to <u>cnanews@look.ca</u> so we can determine how serious this problem is.

DECEMBER COIN CLUB MEETINGS – PART TWO

In last Friday's C.N.A. E-Bulletin (v2n35, December 1), I wondered what your local coin club had planned for the December meeting? I commented that if you schedule a numismatic program, nearly half the audience might be bored since usually about half of the collectors bring their spouse. With the dinner, draws, gift exchange and fun and fellowship, I suggested that you can do without numismatic activities for one meeting.

We heard back from James Horkulak who states the following: "In December the Edmonton Numismatic Society holds their annual 'donation auction'. Members donate the auction lots, usually numismatic in nature but not necessarily. The ENS then donates the entire proceeds to the kids-on-coins program. The other feature that draws attendance in December is the executive elections."

The fundraising sounds like a great plan, although most clubs don't have to worry about holding elections since they are lucky to have even one person vie for each position.

GROUP TAKES AIM AT SCRATCH TICKETS

Gambling might be big business, but my only interest is in the colorful scratch-and-win (or is it scratch-and-lose) tickets that one purchases at outlets for between \$1 and \$5. You scratch them and can win immediate cash of up to \$1 million or, in the case of others such as Cash for Life, a monthly amount for life. As with any other numismatic collectible, I am interested in the background of these collectibles. Here is the latest:

A national gambling watchdog group is raising concerns over lottery scratch tickets still being sold to consumers after the top cash prizes have been won, according to the Canadian Press.

The Gambling Watch Network sent a letter to Ontario Ombudsman Andre Marin alleging that the Ontario Lottery and Gaming Corporation's current selling policy is unfair and misleads customers into thinking they can still win the jackpot. "People go on purchasing those tickets although they have no chance of winning, and it seems to us that this is a breach of the understanding one has in buying a ticket," Brian Yealland, the group's spokesman, told the Canadian Press.

The OLGC responded by pointing to a toll-free phone number on the back of each lottery scratch ticket that consumers can call to find out what prizes are still available.

To interject my personal comments: I never thought of finding out if the top prize is still up for grabs, because I have always assumed that I would not win the big one but, hopefully, one of the medium prizes. Therefore, that point alone would not stop me from spending one or two dollars on a ticket.

As for the OLGC's comment that there is a toll-free phone number on the back of each lottery scratch ticket that I can call to find out what prizes are still available, let me see if I got this right: I purchase a ticket to get the telephone number so I can call to find out what amounts remain unclaimed so that I can decide if I want to buy a ticket? I assume there are no refunds on tickets already purchased?

WANT A NUMISMATIC DEGREE BUT CAN'T FIND THE TIME?

We received an e-mail that we think is a great idea for those of you that are looking for an easy way out of some things in life and that will provide a living in the hobby of numismatics:

"We provide a concept that will allow anyone to obtain a fully verifiable University Degree -Bachelors, Masters or even a Doctorate. Think of it, within four to six weeks, you too could be a college graduate. Many people share the same frustration, they are all doing the work of the person that has the degree and the person that has the degree is getting all the money. Don't you think that it is time you were paid fair compensation for the level of work you are already doing? This is your chance to finally make the right move and receive your due benefits. If you are like most people, you are more than qualified with your experience, but are lacking that prestigious piece of paper known as a diploma that is often the passport to success. Call us today to give you the chance to earn you the higher compensation you deserve!"

Finally, I can become whatever I want in just a short six weeks. Sure beats going to school for so many, many years. Or taking the time-consuming adult education courses when I could be out partying or writing this E-Bulletin.

So, what would my choice of a degree be? How about a graduate of Master of Numismatic Studies? I won't have to attend the ANA Summer Seminars and learn all that stuff and spend all that money if all I have to do is send someone a little check for a degree, eh!

Or a Professor of Numismatics, so I can send out my own e-mails and give other people Master of Numismatic Studies degrees at only, say, \$100 each. And I won't even keep them waiting 6 weeks. I just wonder who would hire them once they obtain my degree?

Hey, just kidding!

GUNMAN LYING IN WAIT AT ATM

Ottawa police are looking for a man believed to be preying on single women at night, by hiding and waiting near drive-thru bank machines, then approaching cars and demanding money at gunpoint. Police are investigating four robberies in as many days at drive-thru bank machines. The man is between 25 and 40 years old, 5-foot-10 to six feet tall and was last seen wearing a dark baseball cap, a blue plaid shirt and possibly wearing glasses.

LOCK UP BEFORE YOU CRY THIEF

The following question and answer exchange was published by "Ellie" in an advice column in The Toronto Star:

Q – While recently packing to move to another neighborhood, I found some of my belongings of financial value (some coins/bills collection) were missing. Previous instances would indicate that my older brother is a suspect. But when I complained to my parents, the case went unresolved as they are too busy with the move. I haven't pursued the case further due to others' impression that I'm immature – they say I tell them off for "minor" issues. I believe that the case also wouldn't stand up in court even if I have all the evidence (which is hard to gather because of moving) since both sets of the legal fees would come from the same family. If I expect this to happen again, are there any legitimate deterrents? I already excluded keys to my room because my parents insist on keeping a set of keys to themselves. – Signed: Sleuthing

A - If you have any money left, buy an inexpensive lock-box from a local hardware store or ask your parents to get you one for a "new room" gift. Do this discreetly and only let them know where you've hidden it in your room. If the box, with your important possessions, goes missing, your parents will then understand this is no "minor" matter. Meanwhile, with the key in your pocket, you should feel secure enough to concentrate on your school studies. You have the leanings of someone headed for a future in detective or legal work. But remember, everyone, including your older brother, is innocent until proven otherwise. – Signed: Ellie.

I don't know how you reacted to the answer, but if life were only so simple! A metal lock-box offers absolutely no protection, having personally opened a number of them - without the right keys. And it can easily be carried off. It reminds me of the person who placed all their valuables into a locked suitcase only to come home and find the suitcase missing. The burglar left a note behind thanking the thoughtful owner for making it so easy to carry the valuables away.

SO WHAT IS ANOTHER NAME FOR STAMP COLLECTORS?

In previous C.N.A. E-Bulletins, we made you aware that some stamp collectors think of us as "Asses with Glasses," while they admit to belonging to an organization called "Geezers with Tweezers."

A stamp collector came up with another name: "Lickers with Stickers." Ouch, that might not be appropriate with today's self-stick pre-glued postage stamps!

HONORARY LIFE MEMBER CONDUCTS PROGRAM

George Fraser is an Honorary Life Member of the North York (Ontario) Coin Club. Over the past few months, he has scanned a beautiful set of 100 medals, organized them in his computer and put together a wonderful commentary. The set of medals were originally offered, at the rate of two per month, by the Wellings Mint entitled "The History of Canada." He brought the first half of the digital slide presentation to the November meeting of the North York Coin Club.

So what is so unusual about it to appear here?

George is 95 years young. He walks under his own steam, operates his own computer, did his own scanning, put together his own presentation.

Does your club have someone "special" that you wish to tell us about at <u>cnanews@look.ca</u>?

MUSEUM TO ILLUSTRATE TORONTO'S HISTORY

In the last issue, we mentioned that there were over 100,000 historical objects buried in a building not accessible to be public and there was a possibility that Toronto will have a museum displaying these objects in 2010. A major group of objects that would be on display that will interest numismatists is the collection of the late Larry Becker whose widow donated to the City his fantastic collection of medals relating to Toronto. A number of those medals commemorate the founding of Toronto. It might interest you to know how Toronto got its start. The following was published in The Toronto Star in the article about the possibility of a museum in 2010:

Toronto was an indirect result of the American Revolution: it was founded by British loyalists 10 years after 1783, the Treaty of Separation of the former 13 American colonies.

Simcoe went home broken in spirit after the American Revolution (he had fought in it) and he lobbied Prime Minister William Pitt to be appointed governor of Upper Canada. He had a dream - he wanted to recreate a British paradise in the wilderness and he was convinced by Dorchester in Quebec City that the arsenal should be on the shore of Lake Ontario at the Toronto portage. That's how you got from Lake Ontario to the upper Great Lakes, along what is now Yonge St. The Indians used to bring Europeans that way. So that was the whole beginning of York.

There were ads in America offering free land; many late Loyalists came up then. In the first 20 years it went from 300 people to 6,000 - it became a real place. Simcoe felt this was a more civilized colony than the rabid American colonies. He also brought in Scottish Catholics and black slaves, but he was the first one to pass a law declaring that the children of slaves born here would be free.

FAKE COIN ON eBAY WORTHY OF JUDGE JUDY

For those of you poor working people who don't have all day to watch Judge Judy, Judge Joe Brown, Judge Alex, Judge Marilyn Milian of People's Court or Court TV and depend on receiving all your numismatic (?) news from the C.N.A. E-Bulletin, here is a recent case involving the sale of a coin on eBay that turned out to be a fake. I hope I got all the facts right, because I hate getting sued by Judge Judy for inaccuracy.

Andrew Erickson was asked by his mother's friend to sell a coin for her. He advertised it on eBay and it was sold for \$1,381, which he turned over to his mother's friend. The coin turned out to be counterfeit. Erickson's live-in girlfriend wrote a check on their joint bank account to repay the buyer.

Although they agreed they would use the account only for "house" expenses, the account was overdrawn because he had used it for what was described in the program as "personal reasons." Further, when they broke up, he took her name off the joint bank account, apparently without her knowledge or consent. (You can do that? Does your spouse know?)

Erica Chandler (plaintiff) sued her former boyfriend, Andrew Erickson (defendant) for the return of the \$1,381.00.

Judge Judy said that they should have taken the coin to a coin shop. (Congratulations, dealers, Judge Judy loves you!)

Judge Judy also said that if they were going to play house and set up a joint bank account, either party could withdraw money. Therefore, neither party could now come to court and get some of the money back that was taken from their joint bank account.

However, Judge Judy agreed to Erica Chandler's claim for reimbursement of the \$1,381 and ordered Andrew Erickson to pay her the \$1,381, stating that he should sue his mother's friend to get his money back.

If you have stumbled across some court cases involving counterfeit coins, drop us a note at <u>cnanews@look.ca</u> with the details.

CANADIAN TIRE "MONEY" TRIVIA

Wikipedia, the free encyclopedia, lists some trivia involving Canada's second "official" currency, Canadian Tire "money" at <u>en.wikipedia.org/wiki/Canadian_Tire_Money.</u>

- An unusual incident occurred in Moncton, New Brunswick, when several customers at a Canadian Imperial Bank of Commerce ATM were dispensed a total of 11 bills of Canadian Tire money instead of real bills. They were compensated by the bank.

- Contrary to popular belief, the man on the "money" is not Canada's first Prime Minister Sir John A. Macdonald; he is actually a fictional creation named Sandy McTire.

- Canadian Tire dollars are the main topic of the song *La Chute du dollar* by popular Quebec singer Mononc Serge.

- Culturally, Canadian Tire money is sometimes referenced by comedians: perhaps as a national version of "Monopoly money," perhaps invoking a pejorative comparison of the value of Canadian dollars against U.S. dollars (currency of a dominant Canadian trading partner), or perhaps as a misunderstood exotic element of Canadian society (Ron James' comedic reference to the person depicted on the bill as "our king").

- Canadian Tire Money is one of 12 forms of payment explicitly listed as allowed for use by sellers on the Canadian version of the online auction site eBay. (Source: eBay).

- In the mid 1990s, a man in Germany was caught with up to C\$11,000,000 in counterfeit Canadian Tire money. It was recovered before he left for Canada to redeem it.

TIPS FOR WOULD-BE CRIMINALS

According to Quinlin's Law Enforcement E-News Alerts, if you're going to rob someone, be it their coin collection, money out of a cash register or someone's wallet, do not:

- try to sell back to the coin shop from whom you stole the collection;

- rob a store specializing in the sale of surveillance cameras;

- try to fit your too-plump naked body through a narrow aperture in the home you hope to rob, or at least bring some lubricant;

- fall out of a 50-foot-tall tree while police search the forest for you;

- try to team up with a friend to rob by gunpoint a 68-year-old man that can beat the snot out of the both of you;

- try to keep your plane that's helping your escape from taking off before you board by calling in a bomb threat.

WHO DO THESE CREDIT CARDS BELONG TO?

Until recently, from what I recall, each and every credit card illustrated on TV, featured the name "John Smith" and credit card number "0123456789" or similar.

Have you noticed lately, though, that other names are appearing? I wonder if these are real people and who they are to get their name on a credit card used by the ad agencies? I wonder what such a card is worth?

If you ever had the opportunity to buy a credit card featured in a TV commercial, how much would you be willing to pay for it?

WELCOME TO AMERICA

More and more, police and investigators are finding that identity theft isn't all meth-heads or other criminals looking for a score of cash. A very separate class of identity thief has emerged. Some identity thieves are just illegal immigrants looking for a legal identity. Indirectly, they're thieves because they also want cash.

Their main objective is not that they are looking for a quick score, but rather that they are looking for a life in America! Go to <u>http://www.ugoto.com/videos/man-scams-atm-machine.html</u> to view the short video.

COINSTAR SWEETENS POT FOR USERS

Coinstar claims that the average U.S. household has about \$99.00 of spare change just sitting around. And they want to help you turn yours into cash at a Coinstar Center near you. As their trademarked phrase states, "You Give Us Coins, We Give You Cash."

Just pour in your jar of mixed coins into a Coinstar counting machine. It counts up to 600 coins per minute, saving you the time and effort of sorting, rolling and taking them to the bank. When you cash in, you'll get a voucher to redeem for cash at the checkout in the store where the machine is located.

The catch? In the U.S., the fee for using the coin counting service is 8.9 cents per dollar counted, and 9.8 cents Canadian. You can view their demo at: http://www.coinstar.com/us/html/A1-5,

I wonder why I should settle for only 91 cents on the dollar when I could get to keep all of it by spending a few minutes doing the sorting and counting. Or taking it with me and consistently spending it at Tim Hortons. It would appear a lot of you agree that it is not worth it, because Coinstar now has announced an incentive whereby you can get free coin counting. All you have to do is to agree to accept a gift card or eCertificate in exchange for your change, rather than

cash. They are good at Starbucks, Borders, Waldenbooks, Circuit City, Pier 1 Imports, Eddie Bauer, KB Toys, Old Navy, Timberland, AMC Entertainment, Amazon.com and more. Details can be found at <u>http://www.coinstar.com/us/WebDocs/A1-0-3-1</u>.

Did you use the Coinstar counting machine in the past when it cost you nearly 10% of your money? Now that it is free, how many of you have enough change to take to your local machine (mine is located within a Dominion Grocery Store four city blocks away)? How many of you will continue to look through your own change in the hopes of finding some numismatic treasure, but having to count and roll them yourself or spending it routinely? Let us know at cnanews@look.ca.

ANA INVITES SPEAKERS TO CHARLOTTE, NC

Usually, convention planners decide who they wish to invite to present a paper at an educational seminar at a coin show. For the National Money Show scheduled for Charlotte, NC on March 16-18, 2007, the ANA is inviting its members to share their research, creativity and knowledge with fellow collectors and enthusiasts by volunteering to deliver a Numismatic Theatre presentation.

Numismatic Theatre is an educational highlight of every ANA Convention. Consisting of hourly presentations on a variety of subjects and issues, the program gives members a chance to offer and discuss their research and ideas with the numismatic community.

Anyone interested in giving a Numismatic Theatre presentation may submit a proposal form online at <u>www.money.org</u> (Select "Education" from the "Explore the World of Money" drop-down menu, and then select "Numismatic Theatre and Sundman Lecture Series at Conventions").

CONCLUSION

I finally traded in my old Windows 95 desktop computer with Windows to a Dell PC with Windows XP, with a few new bells and whistles. I use it not only to create and send out this E-Bulletin, but also for C.N.A. Convention correspondence, e-mail and so much more.

Not wanting to be outdone, my wife acquired a new Dell laptop. You know what she traded her new computer for? Rather than playing Solitaire with her deck of playing cards, she now uses the computer to play the same game of Solitaire. Basically, she traded in her 99 cent deck of cards for a \$999 computer.

But it does shuffle the deck for her!

John Regitko Your C.N.A. E-Bulletin Editor Canadian Numismatic Association

The Canadian Numismatic Association is a not for profit organization devoted to serving those who enjoy coin collecting/numismatics by promoting fellowship, communication, education and providing advocacy and leadership for the hobby.

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